

Osteopathic Forgivable Loan Program

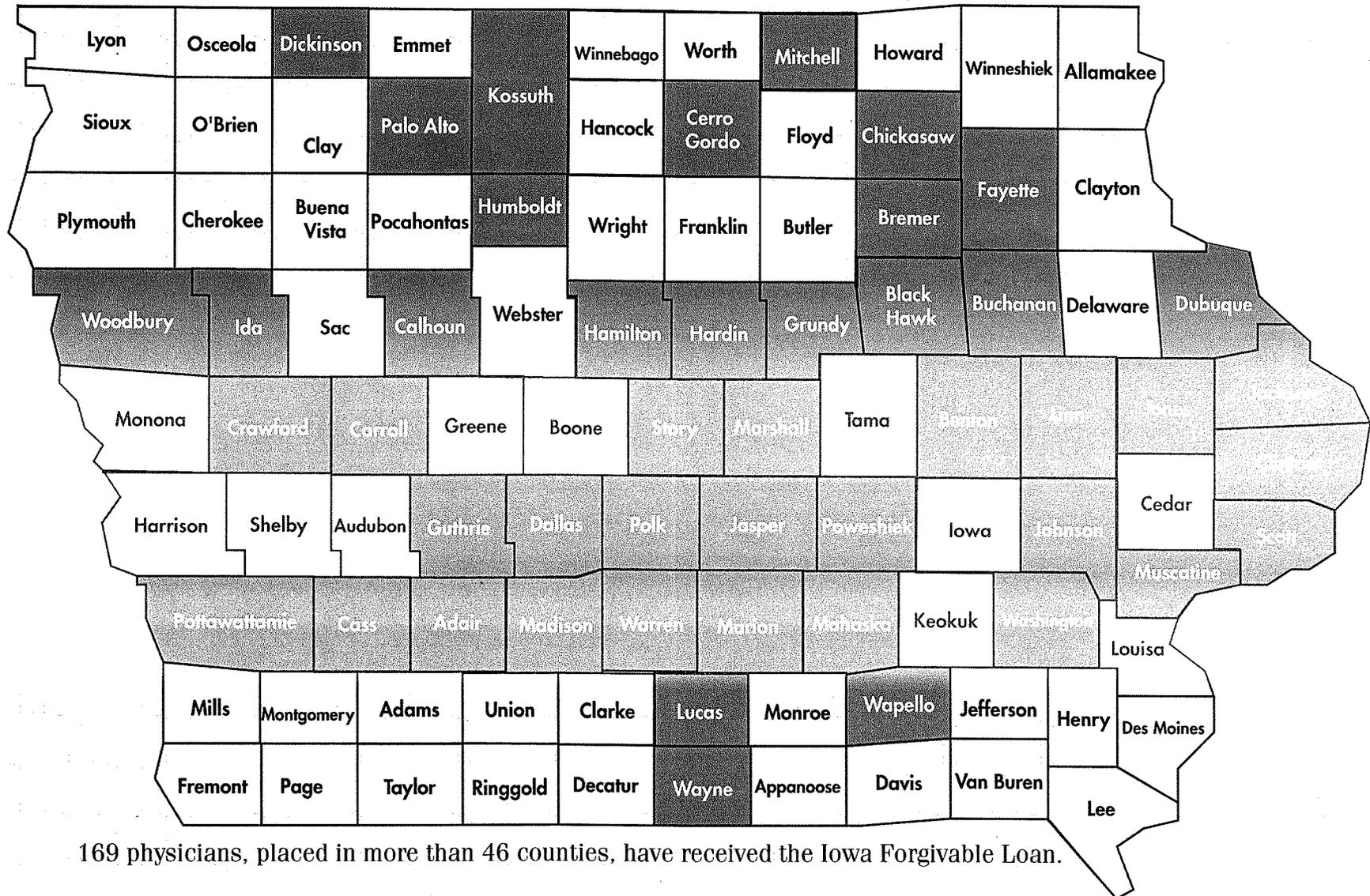
This program requires graduates of Des Moines University to practice medicine in Iowa communities. The Governor's proposal includes a state appropriation of \$200,000 and Des Moines University will match the amount with \$200,000 to provide \$4,200 in forgivable loans for up to 30 additional students. Ninety-four students are receiving assistance from previous appropriations. Upon completion of residency programs, students receiving forgivable loans give quality health care to Iowans.

Class	Student	Medical Resident	Military Defer.	Leave of Absence	Forbearance	Repayment or Paid in Full	Practicing in Iowa or Obligation Fulfilled	Default	Death	Total
1994						19	20		1	40
1995						8	26	1		35
1996					1	13	18			32
1997		1			1	13	20	1		36
1998		1				14	9		1	25
1999		1				9	10			20
2000						10	18			28
2001		5			1	19	24			49
2002		10				14	14			38
2003		19				10	10			39
2004	0	35	1			4				40
2005	0	39				10				49
2006	0	22			1	5				28
2007	20		1			1				22
2008	28									28
2009	21									21
2010	25									25
Total	94	133	2	0	4	149	169	2	2	555

Academic Year	Appropriation	Tuition	Award	Award Percent of Tuition
1996-97	\$379,260	\$20,700	\$3,544	17%
1997-98	\$379,260	\$21,500	\$3,448	16%
1998-99	\$379,260	\$22,150	\$4,000	18.5%
1999-00	\$379,260	\$22,950	\$4,000	17%
2000-01	\$254,260	\$23,900	\$4,000	16.7%
2001-02	\$95,700	\$24,900	\$3,200	12%
2002-03	0	\$25,475	\$2,000	8%
2003-04	0	\$26,350	\$2,000	7%
2004-05	\$50,000	\$29,050	\$2,500	8%
2005-06	\$50,000	\$30,210	\$2,500	8%
2006-07	\$100,000	\$31,720	\$4,100	12.9%

Des Moines University Iowa Forgivable Loan Program

by County



169 physicians, placed in more than 46 counties, have received the Iowa Forgivable Loan.

Osteopathic Physician Recruitment Program

This program attracts and retains qualified medical professionals to Iowa communities with populations of less than 10,000 residents. The Governor's proposal of \$346,451 will provide up to six physicians in as many rural communities with loan repayment benefits. Iowa communities struggling to attract qualified medical professionals match the state's loan repayment benefits.

Since its start in 1994, the Osteopathic Physician Recruitment Program (OPRP) has contracted with eighty-six Doctors of Osteopathy to practice in underserved Iowa communities. All of the physicians are D.O.s, eighty from Des Moines University and six from other D.O. programs. The program, funded by a State of Iowa grant, began by providing a physician \$30,000 toward student loan reduction with an equivalent amount contributed by the employing community, hospital or clinic – or sometimes a combination of sources. The current loan reduction payment is a minimum of \$100,000 split between the State contribution of \$50,000 and a minimum \$50,000 expected from the employer or community.

Des Moines University does not provide funding for the program, but instead acts as a broker between communities seeking physicians and physicians looking for both a practice location and an opportunity to reduce long-term student debt. The University does, however, make the loan repayments on behalf of the physician.

At its origin, only primary care physicians (family medicine, internal medicine and pediatrics) were eligible. That restriction was later expanded to include emergency medicine as recognition of the realities of medical practice in smaller or rural communities. Currently, all medical specialties are accepted. Only communities in Iowa are eligible.

A physician accepting the funds must agree to practice in a placement community and must agree to practice for a minimum of four years. If the four year commitment is not met, a pro-rated portion of the State funds must be repaid (in accordance with the placement contract) to a revolving fund.

Retention of physicians in Iowa was and is a major goal of the program. This chart of placements speaks to the success of the OPRP program. Sixteen physicians are still under contract in Iowa.

Total Placed	Men	Women	DMU Graduates	Other Graduates
86	54	32	80	6

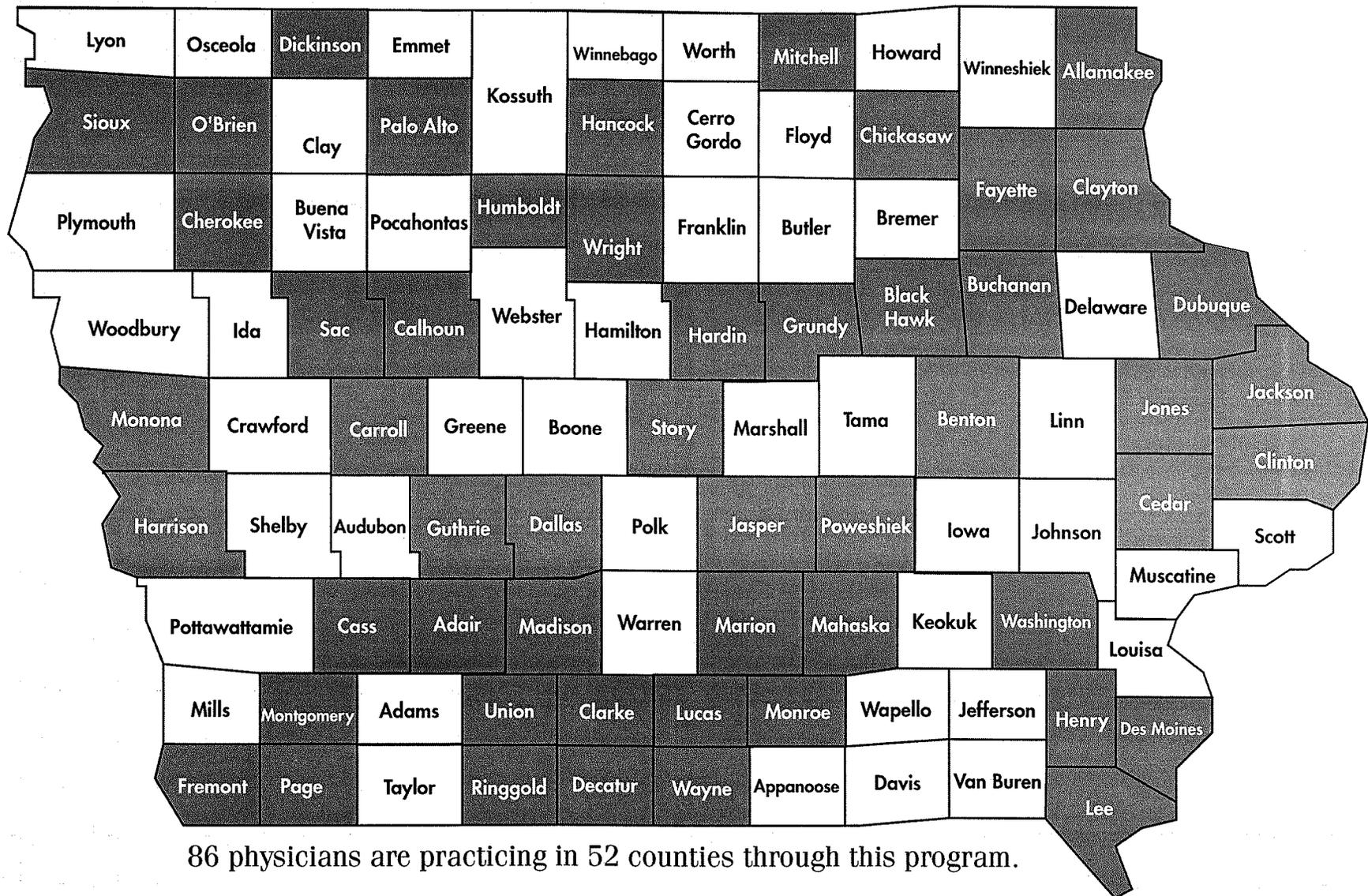
Total Placed	OPRP Contract Completed	Currently Under Contract
86	69 ¹	16

OPRP Contract Completed	Practicing in Original Placement Community	Percent Retained in Original Placement Community
69	42	61%

OPRP Contract Completed	Total in Original Placement Community & in Iowa	Percent Retained in Iowa
69	57	83%

¹ Seventy completed the contract; one has since died.

Iowa's Osteopathic Physician Recruitment Program



86 physicians are practicing in 52 counties through this program.